

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

10-53044

CASE NO. _____

Debtor William John Zerkus SS # XXX-XX- 1037 Current Monthly Income \$ 3467
Joint Debtor Leslea Elizabeth Zerkus SS # XXX-XX- 1505 Current Monthly Income \$ 1264
Address 50 Flat Top Road; Picayune, MS 39466 No. of Dependents 1
Telephone No. 601-347-2971 TAX REFUNDS AND EIC FOR DISTRIBUTION: 0

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 48 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee.
A payroll deduction order will be issued to Debtor's employer @:

(B) Joint Debtor shall pay \$ 177.00 per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee.
A payroll deduction order will be issued to Debtor's employer @:
Picayune School District
706 Goodyear Blvd.
Picayune, MS 39466

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full: IRS \$ _____ @ \$ _____ /mo
State Tax Commission \$ _____ @ \$ _____ /mo Other \$ _____ @ \$ _____ /mo

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO: Attorney General - Child Support
P.O. Box 12017 Crd Group
Austin, TX 78711

beginning February 2011 in the amount of \$ 500 per month shall be paid: DIRECT

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO: Attorney General - Child Support
P.O. Box 12017 Crd Group
Austin, TX 78711

in the amount of \$ 5301 shall be paid \$ 111 per month: THROUGH THE PLAN

HOME MORTGAGE(S)

MTG PMTS TO: _____ BEGINNING _____ @ \$ _____ () PLAN () DIRECT
MTG PMTS TO: _____ BEGINNING _____ @ \$ _____ () PLAN () DIRECT
MTG ARREARS TO: _____ THROUGH _____ \$ _____ @ \$ _____ /MO*
MTG ARREARS TO: _____ THROUGH _____ \$ _____ @ \$ _____ /MO*

Debtor's Initials WJZ Joint Debtor's Initials LEZ

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SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst Rate	Total Amt. To Be Paid	Monthly Payment
				%		
				%		
				%		
				%		
				%		
				%		
				%		

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
Retail Services / Kawasaki	2008 Teryx	\$11,090	Surrender - Treat as Unsecured

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments:

UNSECURED DEBTS totaling approximately \$ 193,871 are to be paid in deferred payments to Creditors that have filed claims that are not disallowed: 0 % (PERCENT).

Total Attorney Fees Charged \$ 2800
 Attorney Fees Previously Paid \$ 596
 Attorney fees to be paid through the plan \$ 2204

Pay administrative costs and debtor's attorney fees pursuant to Court Order and/or local rules.

Name/Address/Phone # of Vehicle Insurance Co./Agent

 Telephone/Fax _____

Attorney for Debtor (Name/Address/Phone # / Email)
 Paul B. Caston, MSB # 10086
 P.O. Box 1742
 Hattiesburg, MS 39403-1742
 Telephone/Fax 601-544-2516 / 601-544-2517
 E-mail Address paulcaston@gmail.com

DATE: 12/23/2010 DEBTOR'S SIGNATURE /s/ William John Zerkus

JOINT DEBTOR'S SIGNATURE /s/ Leslea Elisabeth Zerkus

ATTORNEY'S SIGNATURE /s/ Paul B. Caston

Debtor's Initials WJZ Joint Debtor's Initials LEZ